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REMARKS

Applicant has carefully reviewed the Office Action dated October 3, 2003. Applicant has amended Claims 1 and 9 to more clearly point out the present inventive concept. Claims 13-24 have been canceled to further the prosecution of this Application. Reconsideration and favorable action is respectfully requested.

Claims 1-5, 7-18, and 20-24 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over *Hudetz et al.*, U.S. 5,978,773, in view of *Kumomura*, U.S. Patent No. 5,963,926 and further in view of *Brook et al.*, U. S. Patent No. 6,170,746. With respect to the remaining claims, this rejection is respectfully traversed.

Applicant has canceled Claim 13, which has been incorporated into Claim 9, and has canceled the apparatus claims 14-24 for the purpose of reducing the number of Claims in order to simplify the prosecution of this case. However, Applicant respectfully reserves the right to file these apparatus claims in a later Continuation Application.

With respect to independent Claim 1 and its associated dependent claims, Applicant's present inventive concept is directed toward the concept of reading a bar code on a credit card and extracting from the bar code a unique ID. It is this unique ID that is recognized by the system as being a credit card unique ID and, if it is a credit card, then going to data base that is associated with routing information to a credit card server. There is no particular format for the bar code such as would be found in the UPC associated with a conventional product that is manufactured. However, once a credit card is scanned, this unique ID is recognized as being associated with personal information. Once this is recognized, then this information is transmitted to a remote location utilizing the unique ID in order to determine what the routing information is. This is stored at the user computer. The reason for this is that it is predetermined that the unique ID is associated with personal information. The unique ID is then sent to a remote credit card server and this remote credit card server then uses the unique ID to look up the personal information and then transmit this personal information back to the user's computer.

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Further, the user's computer or provides an additional level of security in that it is only that computer in conjunction with that unique ID in association with a credit card that allows personal information to be returned or displayed to a user. For example, in a kiosk, the kiosk would be dedicated to that purpose and it would only be upon recognition that a unique ID associated with the credit card was read that would allow the personal information to be returned. If the credit card were scanned at a number of kiosks, this unique ID might not be recognized in association with a particular credit card server. The reason for this is that the unique ID must be registered at that particular user computer or kiosk in order to operate.

The *Hudetz* reference merely allows for a bar code to be entered, sent to a location with a relational database and then a lookup performed to determine a URL address. Then a connection is made. Applicant notes that there are other references that provide for transferring the actual bar code to the location for use and returning information. For example, U. S. 5,918,214 and U. S. Patent No. 6,064,979 both issued to *Perkowski*, illustrates similar technology to that of *Hudetz* with the exception that there are provided methods to transmit the bar code for a lookup operation of URLs and then transmit the bar code to the remote location associated with the returned URL address, with the note that this is not an automatic process but, rather, a manual process. The *Hudetz* reference does not illustrate the concept of providing a unique data base that is recognized through the extraction of a unique ID for the purpose of then accessing a local data base for a lookup operation to go out and seek personal ID information. The addition of the *Kumomura* reference does not cure the deficiencies in *Hudetz*. All this reference does is illustrate that one can go over a network to contact a remote server for the purpose of returning personal information thereto. This system does not utilize a unique ID that is extracted and is utilized for both the purpose of locating the credit card service and for the purpose of looking up credit card information once routed thereto. As such, Applicant believes that the combination of *Hudetz* and *Kumomura*, taken singularly or in combination, does not obviate or anticipate Applicant's present inventive concept as defined by Claims 1-8. Therefore, the withdrawal of the rejection with respect to claims 1-8 is respectfully requested.

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With respect to Claim 9 and its associated dependent claims, this inventive concept is directed

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toward requiring a PIN only after determining that there is contained in the database local to the remote location personal information associated with the unique information access code. This is a request that is set from the remote server only after a match has been made. Neither *Hudetz* nor *Kumomura*, for the reasons described herein above, disclose this concept. Therefore, Applicant respectfully requests withdrawal of 35 U.S.C. §103 rejection with respect to Claims 1-12. Claim 13 has been canceled and incorporated into Claim 9.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,338 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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